

TD Bank Group Quick Facts

2ND QUARTER 2013

Building the Better Bank

North American

- Top 10 bank in North America
- One of only a few banks globally to be rated Aa1 by Moody's¹
- Leverage platform & brand for growth
- Strong employment brand

Retail Earnings Focus

- Leader in customer service & convenience
- Strong organic growth engine
- Over 80% of adjusted earnings from retail²
- Better return for risk undertaken

Franchise Businesses

- Repeatable & growing earnings stream
- Focus on customer-driven products
- Operating franchise dealer of the future
- Consistently reinvest in our competitive advantage

Risk Discipline

- Only take risks we understand
- Systematically eliminate tail risk
- Robust capital & liquidity management
- Culture & policies aligned with risk philosophy

Key Metrics

As of April 30	2012	2013
Total Assets	C\$773.2B	C\$826.4B
Total Deposits	C\$470.0B	C\$501.1B
Total Loans	C\$394.3B	C\$428.7B
Common Equity Tier 1 Capital Ratio ³	n/a	8.8%
Tier 1 Capital Ratio ³	12.0%	10.8%
Total Capital Ratio ³	15.1%	14.0%
Full Time Employees ⁴	78,005	78,414
Total Retail Outlets	2,441	2,475
Market Capitalization	C\$75.8B	C\$76.2B

Credit Ratings¹

Moody's	S&P	Fitch	DBRS
Aa1	AA-	AA-	AA

Corporate Profile

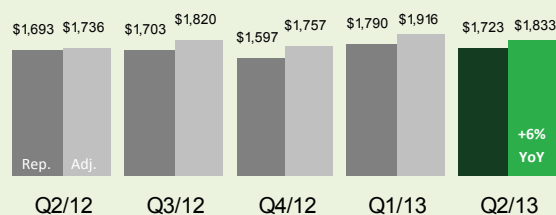
- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- Approximately 22 million customers worldwide

Four Key Businesses

- Canadian Personal & Commercial Banking
- Wealth and Insurance
- U.S. Personal & Commercial Banking
- Wholesale Banking

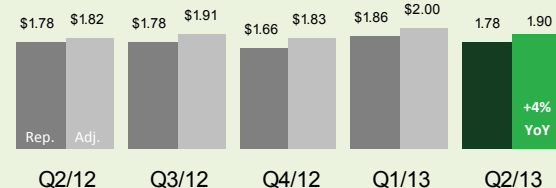
Net Income (C\$ millions)

(Reported and Adjusted)²



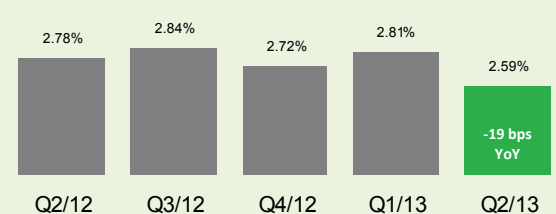
Diluted Earnings Per Share (C\$)

(Reported and Adjusted)

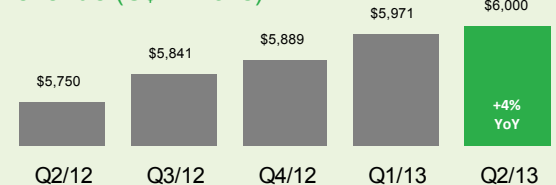


Return on Risk-Weighted Assets (%)^{3,5}

(Adjusted)



Revenue (C\$ millions)



1. Ratings on long term debt (deposits) of The Toronto-Dominion Bank, as at April 30, 2013. Credit ratings are not recommendations to purchase, sell, or hold a financial obligation inasmuch as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.
 2. Effective November 1, 2011, the Bank prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the "reported" results. The Bank also utilizes non-GAAP financial measures to arrive at "adjusted" results (i.e. reported results excluding "items of note", net of income taxes) to assess each of its businesses and measure overall Bank performance. Please see "How the Bank Reports" in the 2nd Quarter 2013 Press Release for further explanation and reconciliation. Retail includes Canadian Personal and Commercial Banking, Wealth and Insurance, and U.S. Personal and Commercial Banking segments.
 3. Effective Q1 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measures, CET1 and CET1 capital ratio, in accordance with the "all-in" methodology. The final CAR Guideline postponed the Credit Value Adjustment (CVA) capital add-on charge until January 1, 2014. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
 4. Average number of full-time equivalent staff for Q2/13.
 5. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to Q2/13 Supplemental Financial Information.



Q2 2013 Business Segment Performance

(C\$ millions)

Canadian Personal & Commercial Banking

Adjusted revenue was up 2% from Q2/12. Net interest income growth was driven by portfolio volume growth from real estate secured lending (average balance +4% YoY), auto lending (+2%) and business loans and acceptances (+14%), which was partially offset by an elevated MBNA contribution in the second quarter last year from better credit performance on acquired loans and the impact of one less calendar day. Average personal deposits increased 5% and average business deposits increased 8%. Non-interest income growth was up primarily due to volume-related fee growth. PCL decreased 11% from Q2/12 primarily due to better credit performance, enhanced collection strategies and low bankruptcies.

Revenue Net Income

\$2,665 \$877 (Adj.)
\$847 (Rep)

Wealth and Insurance

Revenue increased 4% from Q2/12. In the Wealth business, revenue increased mainly from higher fee-based revenue from asset growth and the addition of one month of Epoch. Assets under management (AUM) increased 22% to \$247 billion and were mainly driven by the addition of Epoch AUM, net new client assets, and an increase in the market value of assets. In the Insurance business, revenue decreased due to the sale of the U.S. Insurance business and higher current year claims from a more severe winter, partially offset by premium volume growth. TD Ameritrade contributed \$53 million in earnings to the segment, an increase of 13% compared to Q2/12, mainly driven by higher TD Ameritrade earnings.

\$1,091 \$364

U.S. Personal & Commercial Banking

In U.S. dollar terms, revenue increased 7% from Q2/12, primarily due to the first-time inclusion of revenue from the Target asset acquisition, strong organic loan and deposit growth and good fee growth, offset by lower product margins and acquired loan accretion. Excluding Target, average loans were up 14% reflecting an increase in average personal loans (22%) and average business loans (9%). Average deposits increased 10% driven by growth in personal deposits (10%), business deposits (7%) and TD Ameritrade deposits (15%). PCL was flat compared to Q2/12 with a 112% increase in personal banking PCL, primarily due to Target-related PCL, and a 64% decrease in business banking PCL.

C\$1,738 C\$398 (Adj.)

C\$398 (Rep.)

US\$1,707 US\$392 (Adj.)

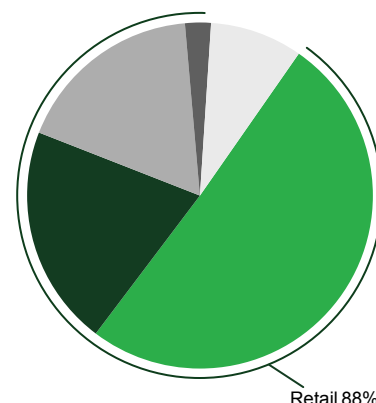
US\$392 (Rep.)

Wholesale

Revenue increased 6% from Q2/12 primarily due to higher fixed income and credit trading on improved client flows and strong loan fees during the quarter. This was partially offset by reduced M&A and advisory fees as compared with a strong quarter last year. Risk-weighted assets increased \$1 billion (2%) from Q2/12, primarily due to the implementation of the Basel III regulatory framework.

\$643 \$220

Adjusted Net Income by Segment



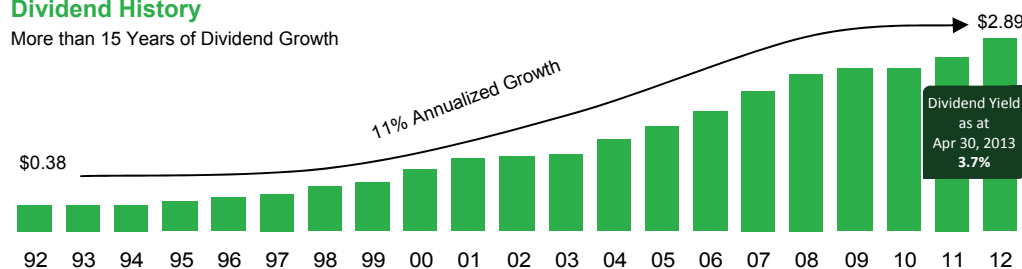
- Canadian P&C 47%
- U.S. P&C 21%
- Wholesale 12%
- Wealth and Insurance 17%
- TD Ameritrade 3%

Wealth and Insurance 20%

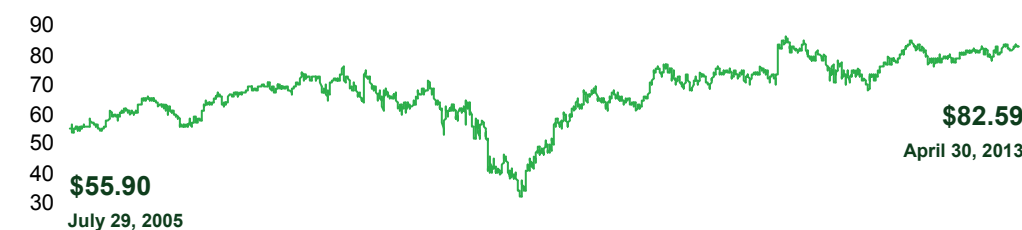
Shareholder Performance

Dividend History

More than 15 Years of Dividend Growth



Share Price Performance (C\$) – TSX



Common Shares Outstanding⁶

924 million shares

Ticker Symbol

TD

Market Listings

Toronto Stock Exchange (TSX)
New York Stock Exchange (NYSE)

Total Shareholder Return⁷

1 Yr	3 Yrs
2.7%	6.7%
5 Yrs	10 Yrs
8.6%	13.1%

6. Average number of diluted common shares outstanding.

7. Total shareholder return includes the year-over-year change in share price and assumes that dividends received were invested in additional TD common shares.

CONTACT INFORMATION

Investor Relations for investment analysts & institutional shareholders:
66 Wellington Street West, TD Tower, 15th Floor, Toronto, ON M5K 1A2
Tel: (416) 308-9030 tdir@td.com www.td.com/investor

